

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Gagliardo, Steven P	§	Case No. 10 B 00501
	Gagliardo, Regina M	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 01/08/2010.

2) The plan was confirmed on 07/22/2010.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/12/2010.

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 04/05/2011.

6) Number of months from filing or conversion to last payment: 13.

7) Number of months case was pending: 15.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$50,400.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,450.00
Less amount refunded to debtor	\$1,468.46

**NET RECEIPTS:** \$6,981.54

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,800.00
Court Costs	\$0
Trustee Expenses & Compensation	\$317.39
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,117.39

Attorney fees paid and disclosed by debtor \$700.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Enterprise Bank	Secured	\$128,000.00	NA	NA	\$0	\$0
GMAC Auto Financing	Secured	\$0	\$1,924.44	\$1,924.44	\$0	\$0
Harris N A	Secured	\$5,482.00	\$4,868.00	\$4,868.00	\$1,140.00	\$0
IBM Lender Business Process Service	Secured	\$391,440.00	\$388,419.68	\$388,419.68	\$0	\$0
IBM Lender Business Process Service	Secured	\$11,000.00	\$10,965.04	\$10,965.04	\$2,724.15	\$0
American Enterprise Bank	Unsecured	\$0	\$126,200.54	\$126,200.54	\$0	\$0
American Express	Unsecured	NA	\$5,402.12	\$5,402.12	\$0	\$0
American Express	Unsecured	NA	\$9,165.46	\$9,165.46	\$0	\$0
American Express Centurion	Unsecured	\$10,835.00	\$10,835.96	\$10,835.96	\$0	\$0
Chase Bank USA NA	Unsecured	\$502.00	\$531.48	\$531.48	\$0	\$0
Chase Bank USA NA	Unsecured	\$11,400.00	\$11,188.86	\$11,188.86	\$0	\$0
CR Evergreen LLC	Unsecured	\$940.00	\$990.64	\$990.64	\$0	\$0
ECast Settlement Corp	Unsecured	NA	\$479.64	\$479.64	\$0	\$0
Educational Credit Management Corp	Unsecured	NA	\$12,733.55	\$12,733.55	\$0	\$0
GMAC Auto Financing	Unsecured	\$2,000.00	NA	NA	\$0	\$0
Harris Trust & Savings Bank	Unsecured	\$89,675.00	NA	NA	\$0	\$0
JP Morgan Chase Bank NA	Unsecured	NA	\$13,709.96	\$13,709.96	\$0	\$0

(Continued)

**Scheduled Creditors:** (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Northshore University HealthSystem	Unsecured	\$9,557.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$14,938.00	\$15,093.78	\$15,093.78	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$13,600.00	\$13,127.08	\$13,127.08	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$16,031.00	\$16,175.54	\$16,175.54	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$218.00	\$257.76	\$257.76	\$0	\$0
Suntech Inc	Unsecured	\$12,608.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$388,419.68	\$0	\$0
Mortgage Arrearage	\$10,965.04	\$2,724.15	\$0
Debt Secured by Vehicle	\$6,792.44	\$1,140.00	\$0
All Other Secured	\$126,200.54	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$532,377.70</b>	<b>\$3,864.15</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$109,691.83</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$3,117.39	
Disbursements to Creditors	\$3,864.15	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$6,981.54</b>

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: April 26, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.